

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>Smahl, Narjis</b>			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Narjis S Smahl</b>			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-1755</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State): <b>211 West Hanover Place Mount Prospect, IL</b>			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP CODE <b>60056</b>			ZIP CODE		
County of Residence or of the Principal Place of Business: <b>Cook</b>			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): <b>211 West Hanover Place Mount Prospect, IL</b>			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE <b>60056</b>			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):			ZIP CODE		
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  <input type="checkbox"/> Corporation (includes LLC and LLP)  <input type="checkbox"/> Partnership  <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box.)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of creditors, if		
<b>Statistical/Administrative Information</b>  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million					
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million					

**U.S. Bankruptcy Court  
Northern District of Illinois**

Filed: 04/25/2008  
 Time: 14:35:54  
 Debtor: NARJIS SMAHI  
 Case: 08-10386    Fee: 299  
 Chapter: 7    Rec. #: 3163551  
 Judge: Carol Doyle  
 341 mtg: 05/21/2008 @ 02:30PM  
 Trustee: N REID



<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Narjis Smahl</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="text-align: right;"> <b>X</b> _____          Date       </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)  <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: right; margin-right: 100px;">         _____          (Name of landlord that obtained judgment)       </div>  <div style="text-align: right; margin-right: 100px;">         _____          (Address of landlord)       </div>  <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **Narjis Smahi****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X****Narjis Smahi****X**

(847) 670-9133

Telephone Number (If not represented by attorney)

4-25-08

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney\*****X Debtor not represented by attorney**

Bar No.

Phone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

**Natallya Ripinskaya**

Printed Name and title, if any, of Bankruptcy Petition Preparer

**347-94-4343**

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

**15028 South Cicero Ave****Suite B****Oak Forest, IL 60452**

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Page 4 of 58  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: \_\_\_\_\_

Narjis Smahi

Date: \_\_\_\_\_

4-25-08

In re **Narjls Smahl**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Primary Residence	Mortgage	-	\$250,000.00	\$254,463.00

**Total:** **\$250,000.00**  
(Report also on Summary of Schedules)

In re **Narjis Smahl**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking account	-	\$400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Kitchen Appliances	-	\$300.00
		Living Room	-	\$300.00
		Bedroom Furniture	-	\$200.00
		Kids Furniture	-	\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	-	\$50.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

In re **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			



In re **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

In re **Narjis Smahi**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer	-	\$100.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<p style="text-align: right;">Total &gt;</p>				<b>\$1,550.00</b>

3 continuation sheets attached  
 (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case No. \_\_\_\_\_  
(If known)

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

- ☐ 11 U.S.C. § 522(b)(2)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Primary Residence	735 ILCS 5/12-901	\$0.00	\$250,000.00
Kitchen Appliances	735 ILCS 5/12-1001(b)	\$300.00	\$300.00
Living Room	735 ILCS 5/12-1001(b)	\$300.00	\$300.00
Bedroom Furniture	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Kids Furniture	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Clothing	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Computer	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
		\$1,150.00	\$251,150.00

In re **Narjis Smahi**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx2309  HomeQ PO Box 997126 Sacramento, CA 95899		DATE INCURRED: 12/2004 NATURE OF LIEN: Purchase Money COLLATERAL: Primary Residence REMARKS:  VALUE: \$250,000.00				\$254,463.00	\$4,463.00
Subtotal (Total of this Page) >						\$254,463.00	\$4,463.00
Total (Use only on last page) >						\$254,463.00	\$4,463.00

No continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Narjls Smahi**

Case No. \_\_\_\_\_  
(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re **Narjis Smahi**Case No. 08-10386

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx0331 Academy Collection Service, Inc. PO Box 16119 Philadelphia, PA 19114-0119	-	DATE INCURRED: 10/19/07 CONSIDERATION: Collection Agency REMARKS: Original Creditor: Citifinancial Account: 4309-5501-16070			X	\$3,335.00
ACCT #: xxx8361 Account Solutions Group, LLC 205 Bryant Woods South Amherst, NY 14228	-	DATE INCURRED: 08/24/07 CONSIDERATION: Collecting for - REMARKS: Re: Arrow Financial Services, LLC Creditor Acct# 0000001235904991			X	\$280.00
ACCT #: xxxxx1768 Advocate Lutheran General Hospital 1775 W Dempster Park Ridge, IL 60068	-	DATE INCURRED: 08/03/06 CONSIDERATION: Collecting for - REMARKS:			X	\$548.00
ACCT #: xxxx-xxxxxx-x1005 American Express PO Box 360002 Ft Lauderdale, FL 33336-0002	-	DATE INCURRED: 07/13/06 CONSIDERATION: Credit Card REMARKS:			X	\$1,565.00
ACCT #: xxxxxxxxxxxxxxxxx Amex PO Box 7871 Fort Lauderdale, FL 33329	-	DATE INCURRED: 06/2003 CONSIDERATION: Credit Card REMARKS:			X	\$2,311.00
ACCT #: xxxxxx4696 Armor Systems Co 2322 N Greenbay Rd Waukegan, IL 60087	-	DATE INCURRED: 10/2006 CONSIDERATION: Collecting for Village of Mount Prospect REMARKS:			X	\$90.00
Subtotal >						\$8,129.00
Total >						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

Case No. \_\_\_\_\_  
 (if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx8859 Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714	-	DATE INCURRED: 04/2007 CONSIDERATION: Collecting for HSBC Bank REMARKS:			X	\$279.00
ACCT #: xxxxxxxx-xxxxxxx Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714	-	DATE INCURRED: 07/2007 CONSIDERATION: Collecting REMARKS:			X	\$279.00
ACCT #: xxxx1526 Associated Recovery Systems A Division of ARS National Services, Inc P.O. Box 469046 Escondido, CA 92046-9046	-	DATE INCURRED: 05/25/07 CONSIDERATION: Collecting for -Chase Bank, USA, N.A. REMARKS: Original Creditor: Chase Bank, USA, N.A. Account# 5401-6830-1302-0810			X	\$1,961.00
ACCT #: xxxx-xxxx-xxxx-7430 Best Buy Co., Inc. PO Box 17298 Baltimore, MD 21297-1298	-	DATE INCURRED: 09/02/05 CONSIDERATION: Credit Card REMARKS:			X	\$347.00
ACCT #: xxx6727 Blatt, Hasenmiller, Lebsker & Moore LLC 125 South Wacker Dr Suite 400 Chicago, IL 60606-4440	-	DATE INCURRED: 10/10/07 CONSIDERATION: Collection Agency REMARKS: Original Creditor: Capital One Bank Account# 5178-0521-0496-2549	X		X	\$1,072.00
ACCT #: xxxx8859 Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	-	DATE INCURRED: 3/14/08 CONSIDERATION: Collecting Agency REMARKS: Previous Creditor: CARSONS Current Creditor: Ad/trust Accounts Account#38018859			X	\$280.00

Sheet no. 1 of 6 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$4,218.00

Total >

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Narjis Smahl**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxx Capital One Bank PO Box 85520 Richmond, VA 23285	-	DATE INCURRED: 12/2001 CONSIDERATION: Credit Card REMARKS:			X	\$1,343.00
ACCT #: xx-xxx2469 CCA Collection Company of America PO Box 806 Norwell, MA 02061-0806	-	DATE INCURRED: 09/25/06 CONSIDERATION: Collecting for - REMARKS: Original Creditor: AT&T Client Reference: 8473670576049			X	\$478.00
ACCT #: xxxxxxxxxxxxxxxx Citifinancial 4930 N Ridge W Ashtabula, OH 44004	-	DATE INCURRED: 03/2005 CONSIDERATION: Credit Card REMARKS:			X	\$3,335.00
ACCT #: xxxxxxxxxxxxxxxx Citifinancial PO Box 22066 Tempe, AZ 85285	-	DATE INCURRED: 03/2005 CONSIDERATION: Credit Card REMARKS:			X	\$3,335.00
ACCT #: xxxx7481 Credit Management LP 4200 International Pkwy Carrollton, TX 75007	-	DATE INCURRED: 05/2007 CONSIDERATION: Collecting for - Comcast REMARKS:			X	\$152.00
ACCT #: xx8522 DRS/BONDED COLLECTION SYSTEMS PO Box 498609 Cincinnati OH 45249-8609	-	DATE INCURRED: 03/10/08 CONSIDERATION: Collecting Agency REMARKS: Original Creditor: Citifinancial Account# 4309550116070			X	\$3,335.00

Sheet no. 2 of 6 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$11,978.00

Total >

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)



**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-8672 GC Services PO Box 79 (037) Elgin, IL 60121	-	DATE INCURRED: 09/21/07 CONSIDERATION: Collection Agency REMARKS: Original Creditor: DISH Network			X	\$464.00
ACCT #: xxxx7872 Harris and Harris LTD 600 W Jackson Blvd, Suite 400 Chicago, IL 60661	-	DATE INCURRED: 05/2007 CONSIDERATION: Collecting for - Advocate-Lutheran General REMARKS: Medical collection			X	\$548.00
ACCT #: xxxxxxxxxxxxxxxxxxxx Lane Bryant PO Box 182121 Columbus, OH 43218	-	DATE INCURRED: 11/2003 CONSIDERATION: Credit Card REMARKS:			X	\$306.00
ACCT #: xxx6645 Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490	-	DATE INCURRED: 09/17/07 CONSIDERATION: Collecting for - Citifinancial REMARKS: Citifinancial Account# 6035263006623029			X	\$1,908.00
ACCT #: xxx8249 Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490	-	DATE INCURRED: 10/16/07 CONSIDERATION: Collecting for - Citifinancial REMARKS: Original Creditor: Citifinancial Client Account# 6011-6444-2281-2833			X	\$532.00
ACCT #: xxxxx3016 Linebarger Goggan Blair & Sampson, LLP Attorney at Law PO Box 06268 Chicago, IL 60606-0268	-	DATE INCURRED: 05/25/07 CONSIDERATION: Collection Agency REMARKS: Creditor: Stroger Hospital			X	\$754.00

Sheet no. 3 of 6 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$4,512.00

Total >

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx3974 Medical Payment Data	-	DATE INCURRED: 02/2006 CONSIDERATION: Medical Collection REMARKS:				\$369.00
ACCT #: xxxxxxx3955 Nationwide Credit, Inc. 3600 E University Dr Suite B1350 Phoenix, AZ 85034-7296	-	DATE INCURRED: 07/18/07 CONSIDERATION: Collecting for - REMARKS: Re: American Exp Travel related Serv Co Inc #37255-3378541005			X	\$2,312.00
ACCT #: xx3251 NCO Financial Systems, Inc 1804 Washington Blvd, Mallstop 450 Baltimore, MD 21230	-	DATE INCURRED: 01/01/08 CONSIDERATION: Collection Agency REMARKS: Creditor: American Express Account # 37255-337854-1005			X	\$2,312.00
ACCT #: xx2115 Nicor Gas 1844 Ferry Road Naperville, IL 60563	-	DATE INCURRED: 10/01/07 CONSIDERATION: Utilities REMARKS:			X	\$352.00
ACCT #: xxxxxxxxxxxxxxxxxxxx Palisad Coll 210 Sylvan Ave Englewood, NJ 07632	-	DATE INCURRED: 10/2006 CONSIDERATION: Collecting for - Best Buy REMARKS:			X	\$517.00
ACCT #: xxxxxxxxxxxxxxxxxxxx Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632	-	DATE INCURRED: 10/2006 CONSIDERATION: Collecting for - BEST BUY REMARKS:			X	\$517.00

Sheet no. 4 of 6 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$6,379.00**

Total >

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Narjis Smahi**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx5095 Pentagroup Financial, LLC PO Box 742209 Houston, TX 77274-2209	-	DATE INCURRED: 03/25/08 CONSIDERATION: Collection agency REMARKS:			X	\$532.00
ACCT #: xxx9996 Professional Account Management, LLC Collection Services Division PO Box 391 Milwaukee, WI 53201-0391	-	DATE INCURRED: 01/07/08 CONSIDERATION: Collecting for - REMARKS: Original Creditor: TCF Bank			X	\$77.00
ACCT #: xxx9996 Professnl Acct Mgmt Inc 2040 W Wisconsin Ave Milwaukee, WI 53233	-	DATE INCURRED: 12/2006 CONSIDERATION: Collecting for TCF Bank REMARKS:			X	\$77.00
ACCT #: xxxx3567 SKO Brenner American, Inc. 40 Daniel Street PO Box 230 Frmngdale, NY 11735-0230	-	DATE INCURRED: 09/15/07 CONSIDERATION: Collecting for - LINGO Phone Service REMARKS: Creditor: LINGO Phone Service			X	\$671.00
ACCT #: xxxxx6102 SKO Brenner American, Inc. 40 Daniel Street PO Box 230 Frmngdale, NY 11735-0230	-	DATE INCURRED: 10/11/07 CONSIDERATION: Collecting for - REMARKS: Creditor: PROACTIV SOLUTION			X	\$46.00
ACCT #: xxxx-xxxx-xxxx-8672 The CBE Group, Inc. 131 Tower Park Suite 100 PO Box 2635 Waterloo, IA 50704-2635	-	DATE INCURRED: 01/01/07 CONSIDERATION: Collection Agency REMARKS: Original Creditor: DISH Network			X	\$464.00

Sheet no. 5 of 6 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt; \$1,867.00

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxxx Unifund 11802 Conrey Rd Cincinnati, OH 45249		DATE INCURRED: 12/2007 CONSIDERATION: Collecting for Chase REMARKS:			X	\$2,133.00
ACCT #: xxxx3028 West Asset Management		DATE INCURRED: 02/2007 CONSIDERATION: Collecting for - AT&T REMARKS:			X	\$414.00

Sheet no. 6 of 6 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$2,547.00  
 Total > \$39,630.00

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re **Narjis Smahi**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
<b>Single</b>	Relationship(s): Son	Age(s): 9
	Daughter	6
	Son	2
	Son	2
Employment:	Debtor	Spouse
Occupation	Child Care Provider	
Name of Employer		
How Long Employed	6	
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,800.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	<b>\$2,800.00</b>	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	
b. Social Security Tax	\$0.00	
c. Medicare	\$0.00	
d. Insurance	\$0.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$0.00</b>	
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$2,800.00</b>	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. parents help	\$300.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$300.00</b>	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$3,100.00</b>	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$3,100.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

IN RE: **Narjis Smahi**Case No. \_\_\_\_\_  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$2,226.00
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$336.00
b. Water and sewer	
c. Telephone	\$93.00
d. Other:	
3. Home maintenance (repairs and upkeep)	\$5.00
4. Food	\$400.00
5. Clothing	\$30.00
6. Laundry and dry cleaning	\$5.00
7. Medical and dental expenses	
8. Transportation (not including car payments)	\$80.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: beauty and barber	\$15.00
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
<b>18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</b>	<b>\$3,190.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,100.00
b. Average monthly expenses from Line 18 above	\$3,190.00
c. Monthly net income (a. minus b.)	(\$90.00)



**UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF ILLINOIS  
 EASTERN DIVISION (CHICAGO)**

In re **Narjls Smahi**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$250,000.00		
B - Personal Property	Yes	4	\$1,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1			
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7			
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,100.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,190.00
TOTAL		19	\$251,550.00	\$294,093.00	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re **Narjis Smahl**

Case No.

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$3,100.00
Average Expenses (from Schedule J, Line 18)	\$3,190.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,100.00


**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$4,463.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$39,630.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$44,093.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Narjis Smahi**Case No. \_\_\_\_\_  
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4-25-08Signature   
**Narjis Smahi**

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

**Natallya Ripinskaya, Preparer****347-94-4343**

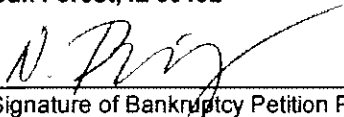
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

15028 South Cicero Ave  
Suite B  
Oak Forest, IL 60452

Signature of Bankruptcy Petition Preparer Date 4-25-08

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Narjis Smahi**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS****1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$2800.00</b>	<b>Self-employed/Child Care Provider</b>

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$300.00</b>	<b>Parent's help</b>

**3. Payments to creditors***Complete a. or b., as appropriate, and c.*

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Academy Collection Service, Inc. PO Box 16119 Philadelphia, PA 19114-0119</b>	<b>10/19/07</b>		<b>\$3,335.00</b>
<b>Account Solutions Group, LLC 205 Bryant Woods South Amherst, NY 14228</b>	<b>08/24/07</b>		<b>\$280.00</b>
<b>Advocate Lutheran General Hospital 1775 W Dempster Park Ridge, IL 60068</b>	<b>08/03/06</b>		<b>\$548.00</b>
<b>American Express PO Box 360002 Ft Lauderdale, FL 33336-0002</b>			<b>\$1,565.00</b>
<b>Amex PO Box 7871 Fort Lauderdale, FL 33329</b>			<b>\$2,311.00</b>
<b>Armor Systems Co 2322 N Greenbay Rd Waukegan, IL 60087</b>	<b>10/2006</b>		<b>\$90.00</b>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re: **Narjis Smahl**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714		\$279.00
Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714		\$279.00
Associated Recovery Systems A Division of ARS National Services, Inc P.O. Box 469046 Escondido, CA 92046-9046	08/06/2007	\$1,961.00
Best Buy Co., Inc. PO Box 17298 Baltimore, MD 21297-1298	09/13/05	\$347.00
Blatt, Hasenmiller, Leibsker & Moore LLC 125 South Wacker Dr Suite 400 Chicago, IL 60606-4440	10/10/07	\$1,072.00
Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	12/04/07	\$280.00
Capital One Bank PO Box 85520 Richmond, VA 23285		\$1,343.00
CCA Collection Company of America PO Box 806 Norwell, MA 02061-0806	09/25/06	\$478.00
Citifinancial 4930 N Ridge W Ashtabula, OH 44004		\$3,335.00
Citifinancial PO Box 22066 Tempe, AZ 85285		\$3,335.00
Credit Management LP 4200 International Pkwy Carrollton, TX 75007		\$152.00
DRS/BONDED COLLECTION SYSTEMS PO Box 498609 Cincinnati OH 45249-8609	03/10/08	\$3,335.00
GC Services PO Box 79 (037) Elgin, IL 60121	09/21/07	\$464.00

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re: **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 2*

Harris and Harris LTD 600 W Jackson Blvd, Suite 400 Chicago, IL 60661	06/01/07	\$548.00
HomeQ PO Box 997126 Sacramento, CA 95899	Account opened 12/2004	\$254,463.00
Lane Bryant PO Box 182121 Columbus, OH 43218	Account opened 11/2003	\$306.00
Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490	09/17/07	\$1,908.00
Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490	11/16/07	\$532.00
Linebarger Goggan Blair & Sampson, LLP Attorney at Law PO Box 06268 Chicago, IL 60606-0268	05/25/07	\$754.00
Medical Payment Data 725 S Wells Ave, Suite 700 Chicago, IL 60607 ph# 312-922-3000	01/2007	\$369.00
Nationwide Credit, Inc. 3600 E University Dr Suite B1350 Phoenix, AZ 85034-7296	07/18/07	\$2,312.00
NCO Financial Systems, Inc 1804 Washington Blvd, Mailstop 450 Baltimore, MD 21230	01/01/08	\$2,312.00
Nicor Gas 1844 Ferry Road Naperville, IL 60563	02/2008	\$352.00
Pallsad Coll 210 Sylvan Ave Englewood, NJ 07632	10/2006	\$517.00
Pallsades Collection L 210 Sylvan Ave Englewood, NJ 07632	02/2008	\$517.00

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re: **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 3*

Pentagroup Financial, LLC PO Box 742209 Houston, TX 77274-2209	03/25/08	\$532.00
Professional Account Management, LLC Collection Services Division PO Box 391 Milwaukee, WI 53201-0391	09/04/07	\$77.00
Professnl Acct Mgmt Inc 2040 W Wisconsin Ave Milwaukee, WI 53233	03/2007	\$77.00
SKO Brenner American, Inc. 40 Daniel Street PO Box 230 Frmngdale, NY 11735-0230	06/22/07	\$671.00
SKO Brenner American, Inc. 40 Daniel Street PO Box 230 Frmngdale, NY 11735-0230	10/11/07	\$46.00
The CBE Group, Inc. 131 Tower Park Suite 100 PO Box 2635 Waterloo, IA 50704-2635	06/26/07	\$464.00
Unifund 11802 Conrey Rd Cincinnati, OH 45249	Account opened 12/2007	\$2,133.00
West Asset Management	Account opened 02/2007	\$414.00

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 4*

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

- None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

**10. Other transfers**

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.



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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 5*

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**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**14. Property held for another person**

- None ☒ List all property owned by another person that the debtor holds or controls.

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**15. Prior address of debtor**

- None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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**16. Spouses and Former Spouses**

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- 
- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)

In re: **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
Continuation Sheet No. 6

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  
☒ Indicate the governmental unit to which the notice was sent and the date of the notice.

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is  
☒ or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

- None  
☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

- None  
☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

- None  
☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

- None  
☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

- None  
☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

- None  
☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re: **Narjis Smahl**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 7*

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**20. Inventories**

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

---

**21. Current Partners, Officers, Directors and Shareholders**

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

---

**22. Former partners, officers, directors and shareholders**

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

---

**23. Withdrawals from a partnership or distributions by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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**24. Tax Consolidation Group**

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

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**25. Pension Funds**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)

In re: **Narjis Smahi**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**  
Continuation Sheet No. 8

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 4-25-08

Signature \_\_\_\_\_  
of Debtor Narjis Smahi

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.  
18 U.S.C. §§ 152 and 3571

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

**Nataliya Ripinskaya, Preparer**

**347-94-4343**

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.*

**15028 South Cicero Ave  
Suite B  
Oak Forest, IL 60452**

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date 4-25-08

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

**A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Collection Agency	Academy Collection Service, Inc. PO Box 16119 Philadelphia, PA 19114-0119 xxxx0331	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Account Solutions Group, LLC 205 Bryant Woods South Amherst, NY 14228 xxx8361	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Advocate Lutheran General Hospital 1775 W Dempster Park Ridge, IL 60068 xxxxx1768	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	American Express PO Box 360002 Ft Lauderdale, FL 33336-0002 xxxx-xxxxxx-x1005	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Amex PO Box 7871 Fort Lauderdale, FL 33329 xxxxxxxxxxxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for Village of Mount Prospect	Armor Systems Co 2322 N Greenbay Rd Waukegan, IL 60087 xxxxx4696	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for HSBC Bank	Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714 xxxx8859	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting	Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714 xxxxxxx-xxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 1*

Collecting for -Chase Bank, USA, N.A.	Associated Recovery Systems A Division of ARS National Services, Inc P.O. Box 469046 Escondido, CA 92046-9046 xxxx1526	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Best Buy Co., Inc. PO Box 17298 Baltimore, MD 21297-1298 xxxx-xxxx-xxxx-7430	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collection Agency	Blatt, Hasenmiller, Leibsker & Moore LLC 125 South Wacker Dr Suite 400 Chicago, IL 60606-4440 xxx6727	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting Agency	Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210 xxxx8859	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Capital One Bank PO Box 85520 Richmond, VA 23285 xxxxxxxxxxxxxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	CCA Collection Company of America PO Box 806 Norwell, MA 02061-0806 xx-xxx2469	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Citifinancial 4930 N Ridge W Ashtabula, OH 44004 xxxxxxxxxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	Citifinancial PO Box 22066 Tempe, AZ 85285 xxxxxxxxxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - Comcast	Credit Management LP 4200 International Pkwy Carrollton, TX 75007 xxxx7481	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting Agency	DRS/BONDED COLLECTION SYSTEMS PO Box 498609 Cincinnati OH 45249-8609 xx8522	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 2*

Collection Agency	GC Services PO Box 79 (037) Elgin, IL 60121 xxxx-xxxx-xxxx-8672	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - Advocate-Lutheran General	Harris and Harris LTD 600 W Jackson Blvd, Suite 400 Chicago, IL 60661 xxxx7872	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Residence	HomeQ PO Box 997126 Sacramento, CA 95899 xxxxx2309	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		Debt will be reaffirmed for fair market value.			
Credit Card	Lane Bryant PO Box 182121 Columbus, OH 43218 xxxxxxxxxxxxxxxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - Citifinancial	Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490 xxx6645	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - Citifinancial	Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490 xxx8249	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collection Agency	Linebarger Goggan Blair & Sampson, LLP Attorney at Law PO Box 06268 Chicago, IL 60606-0268 xxxxx3016	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical Collection	Medical Payment Data xxx3974	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Nationwide Credit, Inc. 3600 E University Dr Suite B1350 Phoenix, AZ 85034-7296 xxxxxxx3955	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collection Agency	NCO Financial Systems, Inc 1804 Washington Blvd, Mailstop 450 Baltimore, MD 21230 xx3251	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

CASE NO

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 3*

Utilities	Nicor Gas 1844 Ferry Road Naperville, IL 60563 xx2115	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - Best Buy	Palisad Coll 210 Sylvan Ave Englewood, NJ 07632 xxxxxxxxxxxxxxxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - BEST BUY	Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632 xxxxxxxxxxxxxxxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collection agency	Pentagroup Financial, LLC PO Box 742209 Houston, TX 77274-2209 xxxxxx5095	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	Professional Account Management, LLC Collection Services Division PO Box 391 Milwaukee, Wi 53201-0391 xxx9996	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for TCF Bank	Professnl Acct Mgmt Inc 2040 W Wisconsin Ave Milwaukee, WI 53233 xxx9996	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - LINGO Phone Service	SKO Brenner American, Inc. 40 Daniel Street PO Box 230 Frmngdale, NY 11735-0230 xxxx3567	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for -	SKO Brenner American, Inc. 40 Daniel Street PO Box 230 Frmngdale, NY 11735-0230 xxxxx6102	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collection Agency	The CBE Group, Inc. 131 Tower Park Suite 100 PO Box 2635 Waterloo, IA 50704-2635 xxxx-xxxx-xxxx-8672	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

CASE NO

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 4

Collecting for Chase	Unifund 11802 Conrey Rd Cincinnati, OH 45249 xxxxxxxxxxxxxxxx	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collecting for - AT&T	West Asset Management xxxx3028	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
None		

Date 4-25-08

Signature

Narjis Smahi

Date \_\_\_\_\_

Signature \_\_\_\_\_

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

**Nataliya Ripinskaya****347-94-4343**

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required under 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

**15028 South Cicero Ave  
Suite B  
Oak Forest, IL 60452**

Signature of Bankruptcy Petition Preparer

Date

4-25-08

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

Attorney or Party Name, Address and Telephone Number <b>Narjis Smahi</b> <b>211 West Hanover Place</b> <b>Mount Prospect, IL 60056</b> <b>Debtor(s) In pro per</b> <b>(847) 670-9133</b>	FOR COURT USE ONLY
In re: <b>Narjis Smahi</b>	CASE NO.: CHAPTER: <b>7</b> Debtor Address: <b>211 West Hanover Place</b> <b>Mount Prospect, IL 60056</b>
Social Security Number: <b>xxx-xx-1755</b>	Employer's Tax I.D. Number:

**DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER**

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services, I have agreed to accept	<u><b>\$261.90</b></u>
Prior to the filing of this statement I have received	<u><b>\$261.90</b></u>
Balance Due	<u><b>\$0.00</b></u>

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

**Software, Credit report, Typing**

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.

6. To my knowledge, no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

Name

SSN

In re: **Narjis Smahl**

CASE NUMBER:

CHAPTER: **7****DECLARATION OF BANKRUPTCY PETITION PREPARER**

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

**X**  
Signature**347-94-4343**

Social Security Number

**4-25-08**

Date

Name (Print): **Nataliya Ripinskaya**

Address: **15028 South Cicero Ave**  
**Suite B**  
**Oak Forest, IL 60452**

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A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

CASE NO

CHAPTER 7

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 04/25/08

Signature   
*Narjis Smahi*

Date \_\_\_\_\_

Signature \_\_\_\_\_

Academy Collection Service, Inc PO Box 16119 Philadelphia, PA 19114-0119	Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210	Lane Bryant PO Box 182121 Columbus, OH 43218
Account Solutions Group, LLC 205 Bryant Woods South Amherst, NY 14228	Capital One Bank PO Box 85520 Richmond, VA 23285	Leading Edge Recovery Solutio 5440 N Cumberland Ave, Ste 30 Chicago, IL 60656-1490
Advocate Lutheran General Hospi 1775 W Dempster Park Ridge, IL 60068	CCA Collection Company of America PO Box 806 Norwell, MA 02061-0806	Linebarger Goggan Blair & Sam Attorney at Law PO Box 06268 Chicago, IL 60606-0268
American Express PO Box 360002 Ft Lauderdale, FL 33336-0002	Citifinancial 4930 N Ridge W Ashtabula, OH 44004	Medical Payment Data
Amex PO Box 7871 Fort Lauderdale, FL 33329	Citifinancial PO Box 22066 Tempe, AZ 85285	Nationwide Credit, Inc. 3600 E University Dr Suite B1350 Phoenix, AZ 85034-7296
Armor Systems Co 2322 N Greenbay Rd Waukegan, IL 60087	Credit Management LP 4200 International Pkwy Carrollton, TX 75007	NCO Financial Systems, Inc 1804 Washington Blvd, Mailstop 450 Baltimore, MD 21230
Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714	DRS/BONDED COLLECTION SYSTEMS PO Box 498609 Cincinnati OH 45249-8609	Nicor Gas 1844 Ferry Road Naperville, IL 60563
Associated Recovery Systems A Division of ARS National Serv P.O. Box 469046 Escondido, CA 92046-9046	GC Services PO Box 79 (037) Elgin, IL 60121	Palisad Coll 210 Sylvan Ave Englewood, NJ 07632
Best Buy Co., Inc. PO Box 17298 Baltimore, MD 21297-1298	Harris and Harris LTD 600 W Jackson Blvd, Suite 400 Chicago, IL 60661	Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632
Blatt, Hasenmiller, Leibsker & 125 South Wacker Dr Suite 400 Chicago, IL 60606-4440	HomeQ PO Box 997126 Sacramento, CA 95899	Pentagroup Financial, LLC PO Box 742209 Houston, TX 77274-2209

Professional Account Management  
Collection Services Division  
PO Box 391  
Milwaukee, WI 53201-0391

Professnl Acct Mgmt Inc  
2040 W Wisconsin Ave  
Milwaukee, WI 53233

SKO Brenner American, Inc.  
40 Daniel Street  
PO Box 230  
Frmngdale, NY 11735-0230

The CBE Group, Inc.  
131 Tower Park  
Suite 100  
PO Box 2635  
Waterloo, IA 50704-2635

Unifund  
11802 Conrey Rd  
Cincinnati, OH 45249

West Asset Management

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

CASE NO

CHAPTER 7

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)****Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$250,000.00	\$254,463.00	\$0.00	\$0.00	\$0.00
1.	Cash on hand.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$400.00	\$0.00	\$400.00	\$0.00	\$400.00
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Wearing apparel.	\$50.00	\$0.00	\$50.00	\$50.00	\$0.00
7.	Furs and jewelry.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahi**

CASE NO.

CHAPTER **7****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 1***Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$100.00	\$0.00	\$100.00	\$100.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTALS:</b>		<b>\$251,550.00</b>	<b>\$254,463.00</b>	<b>\$1,550.00</b>	<b>\$1,150.00</b>	<b>\$400.00</b>

**Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
----------------------	--------------	------	--------

**Real Property**

(None)

**Personal Property**

(None)

**TOTALS:****\$0.00****\$0.00****\$0.00****Non-Exempt Property by Item:**

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
----------------------	--------------	------	--------	-------------------

**Real Property**

(None)



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Narjis Smahl**

CASE NO

CHAPTER 7

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 2***Personal Property**

Checking account	\$400.00	\$400.00	\$400.00
<b>TOTALS:</b>	<b>\$400.00</b>	<b>\$0.00</b>	<b>\$400.00</b>

Summary	
A. Gross Property Value (not including surrendered property)	\$251,550.00
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$251,550.00
D. Gross Amount of Encumbrances (not including surrendered property)	\$254,463.00
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$254,463.00
G. Total Equity (not including surrendered property) / (A-D)	\$1,550.00
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$1,550.00
J. Total Exemptions Claimed	\$1,150.00
K. Total Non-Exempt Property Remaining (G-J)	\$400.00

Academy Collection Service,  
Inc.  
PO Box 16119  
Philadelphia, PA 19114-0119

Capital Management Services,  
LP  
726 Exchange Street, suite 700  
Buffalo, NY 14210

Lane Bryant  
PO Box 182121  
Columbus, OH 43218

Account Solutions Group, LLC  
205 Bryant Woods South  
Amherst, NY 14228

Capital One Bank  
PO Box 85520  
Richmond, VA 23285

Leading Edge Recovery  
Solutions  
5440 N Cumberland Ave, Ste 30  
Chicago, IL 60656-1490

Advocate Lutheran General  
Hospital  
1775 W Dempster  
Park Ridge, IL 60068

CCA  
Collection Company of America  
PO Box 806  
Norwell, MA 02061-0806

Linebarger Goggan Blair &  
Sampson, LLP  
Attorney at Law  
PO Box 06268  
Chicago, IL 60606-0268

American Express  
PO Box 360002  
Ft Lauderdale, FL 33336-0002

Citifinancial  
4930 N Ridge W  
Ashtabula, OH 44004

Medical Payment Data

Amex  
PO Box 7871  
Fort Lauderdale, FL 33329

Citifinancial  
PO Box 22066  
Tempe, AZ 85285

Nationwide Credit, Inc.  
3600 E University Dr  
Suite B1350  
Phoenix, AZ 85034-7296

Armor Systems Co  
2322 N Greenbay Rd  
Waukegan, IL 60087

Credit Management LP  
4200 International Pkwy  
Carrollton, TX 75007

NCO Financial Systems, Inc  
1804 Washington Blvd,  
Mailstop 450  
Baltimore, MD 21230

Arrow Financial Service  
5996 W Touhy Ave  
Niles, IL 60714

DRS/BONDED COLLECTION SYSTEMS  
PO Box 498609  
Cincinnati  
OH 45249-8609

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Associated Recovery Systems  
A Division of ARS National  
Services, Inc  
P.O. Box 469046  
Escondido, CA 92046-9046

GC Services  
PO Box 79 (037)  
Elgin, IL 60121

Palisad Coll  
210 Sylvan Ave  
Englewood, NJ 07632

Best Buy Co., Inc.  
PO Box 17298  
Baltimore, MD 21297-1298

Harris and Harris LTD  
600 W Jackson Blvd,  
Suite 400  
Chicago, IL 60661

Palisades Collection L  
210 Sylvan Ave  
Englewood, NJ 07632

Blatt, Hasenmiller, Leibsker &  
Moore LLC  
125 South Wacker Dr  
Suite 400  
Chicago, IL 60606-4440

HomeQ  
PO Box 997126  
Sacramento, CA 95899

Pentagroup Financial, LLC  
PO Box 742209  
Houston, TX 77274-2209

Professional Account  
Management, LLC  
Collection Services Division  
PO Box 391  
Milwaukee, WI 53201-0391

Professnl Acct Mgmt Inc  
2040 W Wisconsin Ave  
Milwaukee, WI 53233

SKO Brenner American, Inc.  
40 Daniel Street  
PO Box 230  
Frmngdale, NY 11735-0230

The CBE Group, Inc.  
131 Tower Park  
Suite 100  
PO Box 2635  
Waterloo, IA 50704-2635

Unifund  
11802 Conrey Rd  
Cincinnati, OH 45249

West Asset Management

*Superior*  
15028 South Cicero Ave  
Suite B  
Oak Forest, IL 60452  
(708) 687-8470  
Attorney for the Petitioner

**UNITED STATES BANKRUPTCY COURT FOR THE**  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)

In re: Narjis Smahi Case No.:                       
SSN: xxx-xx-1755  
SSN:                     

Debtor(s) **Numbered Listing of Creditors**

Address: **211 West Hanover Place** Chapter: **7**  
**Mount Prospect, IL 60056**

	Creditor name and mailing address	Category of claim	Amount of claim
1.	Academy Collection Service, Inc. PO Box 16119 Philadelphia, PA 19114-0119 xxxx0331	Unsecured Claim	\$3,335.00
2.	Account Solutions Group, LLC 205 Bryant Woods South Amherst, NY 14228 xxx8361	Unsecured Claim	\$280.00
3.	Advocate Lutheran General Hospital 1775 W Dempster Park Ridge, IL 60068 xxxxx1768	Unsecured Claim	\$548.00
4.	American Express PO Box 360002 Ft Lauderdale, FL 33336-0002 xxx-xxxxxx-x1005	Unsecured Claim	\$1,565.00
5.	Amex PO Box 7871 Fort Lauderdale, FL 33329 xxxxxxxxxxxxxxxx	Unsecured Claim	\$2,311.00
6.	Armor Systems Co 2322 N Greenbay Rd Waukegan, IL 60087 xxxxxx4696	Unsecured Claim	\$90.00

in re: **Narjis Smahi**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
7. Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714 xxxx8859	Unsecured Claim	\$279.00
8. Arrow Financial Service 5996 W Touhy Ave Niles, IL 60714 xxxxxxxx-xxxxxxxx	Unsecured Claim	\$279.00
9. Associated Recovery Systems A Division of ARS National Services, Inc P.O. Box 469046 Escondido, CA 92046-9046 xxxx1526	Unsecured Claim	\$1,961.00
10. Best Buy Co., Inc. PO Box 17298 Baltimore, MD 21297-1298 xxxx-xxxx-xxxx-7430	Unsecured Claim	\$347.00
11. Blatt, Hasenmiller, Leibsker & Moore LLC 125 South Wacker Dr Suite 400 Chicago, IL 60606-4440 xxx6727	Unsecured Claim	\$1,072.00
12. Capital Management Services, LP 726 Exchange Street, suite 700 Buffalo, NY 14210 xxxx8859	Unsecured Claim	\$280.00
13. Capital One Bank PO Box 85520 Richmond, VA 23285 xxxxxxxxxxxxxxxxxx	Unsecured Claim	\$1,343.00
14. CCA Collection Company of America PO Box 806 Norwell, MA 02061-0806 xx-xxx2469	Unsecured Claim	\$478.00
15. Citifinancial 4930 N Ridge W Ashtabula, OH 44004 xxxxxxxxxxxxxx	Unsecured Claim	\$3,335.00

in re: **Narjis Smahi**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
16. Citifinancial PO Box 22066 Tempe, AZ 85285 xxxxxxxxxxxxxxxxxx	Unsecured Claim	\$3,335.00
17. Credit Management LP 4200 International Pkwy Carrollton, TX 75007 xxxx7481	Unsecured Claim	\$152.00
18. DRS/BONDED COLLECTION SYSTEMS PO Box 498609 Cincinnati OH 45249-8609 xx8522	Unsecured Claim	\$3,335.00
19. GC Services PO Box 79 (037) Elgin, IL 60121 xxx-xxx-xxx-8672	Unsecured Claim	\$464.00
20. Harris and Harris LTD 600 W Jackson Blvd, Suite 400 Chicago, IL 60661 xxxx7872	Unsecured Claim	\$548.00
21. HomeQ PO Box 997126 Sacramento, CA 95899 xxxxx2309	Secured Claim	\$254,463.00
22. Lane Bryant PO Box 182121 Columbus, OH 43218 xxxxxxxxxxxxxxxxxx	Unsecured Claim	\$306.00
23. Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490 xxx6645	Unsecured Claim	\$1,908.00
24. Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656-1490 xxx8249	Unsecured Claim	\$532.00

in re: **Narjis Smahl**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
25. Linebarger Goggan Blair & Sampson, LLP Attorney at Law PO Box 06268 Chicago, IL 60606-0268 xxxxx3016	Unsecured Claim	\$754.00
26. Medical Payment Data xxx3974	Unsecured Claim	\$369.00
27. Nationwide Credit, Inc. 3600 E University Dr Suite B1350 Phoenix, AZ 85034-7296 xxxxxxx3955	Unsecured Claim	\$2,312.00
28. NCO Financial Systems, Inc 1804 Washington Blvd, Mailstop 450 Baltimore, MD 21230 xx3251	Unsecured Claim	\$2,312.00
29. Nicor Gas 1844 Ferry Road Naperville, IL 60563 xx2115	Unsecured Claim	\$352.00
30. Palisad Coll 210 Sylvan Ave Englewood, NJ 07632 xxxxxxxxxxxxxxxxxxxx	Unsecured Claim	\$517.00
31. Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632 xxxxxxxxxxxxxxxxxxxx	Unsecured Claim	\$517.00
32. Pentagroup Financial, LLC PO Box 742209 Houston, TX 77274-2209 xxxxxx5095	Unsecured Claim	\$532.00
33. Professional Account Management, LLC Collection Services Division PO Box 391 Milwaukee, Wi 53201-0391 xxx9996	Unsecured Claim	\$77.00

in re: **Narjis Smahi**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
34. Professnl Acct Mgmt Inc 2040 W Wisconsin Ave Milwaukee, WI 53233 xxx9996	Unsecured Claim	\$77.00
35. SKO Brenner American, Inc. 40 Daniel Street PO Box 230 Frmngdale, NY 11735-0230 xxxx3567	Unsecured Claim	\$671.00
36. SKO Brenner American, Inc. 40 Daniel Street PO Box 230 Frmngdale, NY 11735-0230 xxxxx6102	Unsecured Claim	\$46.00
37. The CBE Group, Inc. 131 Tower Park Suite 100 PO Box 2635 Waterloo, IA 50704-2635 xxxx-xxxx-xxxx-8672	Unsecured Claim	\$464.00
38. Unifund 11802 Conrey Rd Cincinnati, OH 45249 xxxxxxxxxxxxxxxx	Unsecured Claim	\$2,133.00
39. West Asset Management xxxx3028	Unsecured Claim	\$414.00



in re: Narjis Smahi

Debtor

Case No. (if known)

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

**DECLARATION**

I, Narjis Smahi

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 6 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: \_\_\_\_\_

Narjis Smahi

Date: \_\_\_\_\_

04/25/08

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (see 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Nataliya Ripinskaya  
Printed or Typed Name of Bankruptcy Petition Preparer

347-94-4343  
Social Security Number

15028 South Cicero Ave, # B  
Oak Forest, IL 60452  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Forms for each person.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE:

Narjis Smahi

§  
§  
§  
§  
§

Case No. \_\_\_\_\_

Debtor(s)

Chapter

7

**DECLARATION FOR ELECTRONIC FILING OF BANKRUPTCY  
PETITION, LISTS, STATEMENTS, AND SCHEDULES**

**PART I: DECLARATION OF PETITIONER:**

As an individual debtor in this case, or as the individual authorized to act on behalf of the corporation, partnership, or limited liability company seeking bankruptcy relief in this case, I hereby request relief as, or on behalf of, the debtor in accordance with the chapter of title 11, United States Code, specified in the petition to be filed electronically in this case. I have read the information provided in the petition, lists, statements, and schedules to be filed electronically in this case and I HEREBY DECLARE UNDER PENALTY OF PERJURY that the information provided therein, as well as the social security information disclosed in this document, is true and correct. I understand that this Declaration is to be filed with the Bankruptcy Court within five (5) business days after the petition, lists, statements, and schedules have been filed electronically. I understand that a failure to file the signed original of this Declaration will result in the dismissal of my case.

☒ *[Only include for Chapter 7 individual petitioners whose debts are primarily consumer debts] --*

I am an individual whose debts are primarily consumer debts and who has chosen to file under chapter 7. I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each chapter, and choose to proceed under chapter 7.

☐ *[Only include if petitioner is a corporation, partnership or limited liability company] --*

I hereby further declare under penalty of perjury that I have been authorized to file the petition, lists, statements, and schedules on behalf of the debtor in this case.

Date:

04/25/08

\_\_\_\_\_  
Narjis Smahi  
Debtor

Soc. Sec. No. 352-96-1755

**PART II: DECLARATION OF ATTORNEY:**

I declare UNDER PENALTY OF PERJURY that: (1) I will give the debtor(s) a copy of all documents referenced by Part I herein which are filed with the United States Bankruptcy Court; and (2) I have informed the debtor(s), if an individual with primarily consumer debts, that he or she may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

Date: \_\_\_\_\_